

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Application No.: 09/654,933****Customer No.: 22927****Attorney Docket No.:** 96-108-C2**Date Filed:** September 1, 2000**Title:** METHOD, APPARATUS AND PROGRAM FOR  
CUSTOMIZING CREDIT CARDS**Applicants:** Walker et al.**Group Art Unit:** 3696**Examiner:** COLBERT, Ella  
(571) 272-6741/voice  
(571) 273-8300 /fax**RESPONSE and AMENDMENT****following the Office Action mailed August 4, 2009**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed August 4, 2009 (Paper No. / Mail Date 20090730), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.